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ABSTRACT

The general purpose of the occupational analysis is to provide workable, basic information dealing with the many and varied duties performed in the credit collection occupation. The document opens with a brief introduction followed by a job description. The bulk of the document is presented in table form. Three duties are broken down into a number of tasks and for each task a two-page table is presented, showing on the first page: tools, equipment, materials, objects acted upon; performance knowledge (related to decisions, cues and errors); safety--hazard; and on the second page: science; math--number systems; and communications (performance modes, examples, and skills and concepts). The duties include: obtaining past due accounts for collection, analyzing individual consumer accounts, and conducting the collection process. (BP)

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Occupational Analysis

CE004 427

INSURANCE CREDIT COLLECTION AGENT

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Instructional Materials Laboratory
Trade and Industrial Education
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AN ANALYSIS OF THE CREDIT COLLECTION OCCUPATION

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FOREWORD

The occupational analysis project was conducted by The Instructional Materials Laboratory, Trade and Industrial Education, The Ohio State University in conjunction with the State Department of Education, Division of Vocational Education pursuant to a grant from the U.S. Office of Education.

The Occupational Analysis project was proposed and conducted to train vocational educators in the techniques of making a comprehensive occupational analysis. Instructors were selected from Agriculture, Business, Distributive, Home Economics and Trade and Industrial Education to gain experience in developing analysis documents for sixty-one different occupations. Representatives from Business, Industry, Medicine, and Education were involved with the vocational instructors in conducting the analysis process.

The project was conducted in three phases. Phase one involved the planning and development of the project strategies. The analysis process was based on sound principles of learning and behavior. Phase two was the identification, selection and orientation of all participants. The training and workshop sessions constituted the third phase. Two-week workshops were held during which teams of vocational instructors conducted an analysis of the occupations in which they had employment experience. The instructors were assisted by both occupational consultants and subject matter specialists.

The project resulted in producing one hundred two trained vocational instructors capable of conducting and assisting in a comprehensive analysis of various occupations. Occupational analysis data were generated for sixty-one occupations. The analysis included a statement of the various tasks performed in each occupation. For each task the following items were identified: tools and equipment; procedural knowledge; safety knowledge; concepts and skills of mathematics, science and communication needed for successful performance in the occupation. The analysis data provided a basis for generating instructional materials, course outlines, student performance objectives, criterion measures as well as identifying specific supporting skills and knowledge in the academic subject areas.

PREFACE

This task analysis for the occupation of credit collection agent was developed on a general orientation basis. The tasks identified are those that should be understood before entry into the job. However the writers understand and agree that efficient development of the task comes as a result of direct experience.

ACKNOWLEDGMENT

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JOB DESCRIPTION

The credit collection agent is a collector of past due consumer credit accounts for business organizations.

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Duty A Obtaining Past Due Accounts for Collection

1 Conduct promotional campaign
2 Sell credit grantor collection service

(TASK STATEMENT) CONDUCT PROMOTIONAL COMPAIGN

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
	Develop an advertising program for collection service Determine potential customers Select information to be conveyed Select the contact method such as: Trade publications Phoning campaign Personal canvas Yellow pages advertising Direct mailers Specialty advertising	

DECISIONS	CUES	ERRORS
Determine when to conduct campaign	Present list of service users Types of accounts carried by business Money available for campaign	Failure to reach potential customers

(TASK STATEMENT) CONDUCT PROMOTIONAL CAMPAIGN

SCIENCE	MATH – NUMBER SYSTEMS
Professionalism Maintain confidentiality Foster trust Generate trust Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability Awareness of interrelationships of responsibilities of the consumer, the business and the collection agent Honesty and accuracy in collection Alert to possibility of decision-making situations which should be referred to a supervisor	Whole numbers Use of numbers (without calculations) Counting Read and interpret tables, charts and graphs representational graphs Basic statistical skills and concepts Representative sampling from population [surveys]

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COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Writing	Prepare advertising plan	Spelling Terminology

(TASK STATEMENT) SELL CREDIT GRANTOR THE COLLECTION SERVICE

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
	Present benefits of collection services Compare present situation to services offered by collector Establish procedure for obtaining past due accounts	

DECISIONS	CUES	ERRORS
Determine what services can be performed for the credit grantor Determine what advantages might the services offer Determine if credit grantors situation would warrant services Determine what are the most practical and/or effective procedures for obtaining past due account information Determine what cost factors are involved for the credit grantor	Available services Present collection system Number and/or type of past due accounts Age and amount of accounts	Failure to attract new business

(TASK STATEMENT) SELL CREDIT GRANTOR THE COLLECTION

SCIENCE	MATH – NUMBER SYSTEMS
Professionalism Maintain confidentiality Foster trust Generate trust Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability Awareness of interrelationship of responsibilities of the consumer, the business and the collection agent Honesty and accuracy in collection Alert to possibility of decision-making situations which should be referred to a supervisor	Decimal fractions Read and interpret tables, charts and graphs [commission charts] Fundamental operations (calculation) Addition, subtraction, multiplication and division algorithms Order of operations, i.e., use of parentheses in simplifying arithmetic expressions Computation of a commission Changing percents to fractions and fractions to percents Finding a percent of a number and what percent one number is of another Property of comparison equality/equivalence inequality/greater than/less than Measurement: non-geometric money

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Speaking	Presentation of benfits	Terminology, Diction, Clarity of expression, Persuasion and sales techniques, Gestures, Dress, Poise Usage
Writing	Present benefits in writing, Prepare graphs	Business letters, Terminology, Clarity of expression, Persuasion and sales techniques
Listening	Listening to potential customers	Descriminate facts from non-facts

Duty B **Analyzing** Individual Consumer Accoun

1 Complete debtor record
2 Acquire and review debtor information

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(TASK STATEMENT) COMPLETE DEBTOR RECORD

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
Debtor record	Complete debtor record file listing the following information Name of debtor Address Other personal information Employment record Other legal actions Name of credit grantor Account information History of payment Amount of collection	

DECISIONS	CUES	ERRORS
Decide what information is required for record	Standard company form or policy	Wrong information on file

(TASK STATEMENT) COMPLETE DEBTOR RECORD

SCIENCE	MATH – NUMBER SYSTEMS
Professionalism Maintain comfidentiality Foster trust Generate trust Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability Awareness of interrelationship of responsibilities of the consumer, the business, and the collection agent Honesty and accuracy in collection Alert to possibility of decision-making situations which should be referred to a supervisor	Whole numbers Use of numbers (without calculation) Coding [letter code to account] Recording

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Reading	Review information	Comprehension, Detail/Inference, Informational reports, Terminology
Writing	Preparing record	Memo format, Informational report
Viewing	Applying codings	Recognize symbols and codes

(TASK STATEMENT) ACQUIRE AND REVIEW DEBTOR INFORMATION

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
	Request credit report File with debtor the report Review all file information to determine debtor's present and past financial situation Establish legal validity of collection of account Select available avenues of collection	

DECISIONS	CUES	ERRORS
Determine the steps to be followed in collecting the account from the information	History of payments Previous collections or legal actions Local economic conditions Employment Nature of indebtedness	Noncollection of account

(TASK STATEMENT) ACQUIRE AND REVIEW DEBTOR INFORMATION

SCIENCE	MATH – NUMBER SYSTEMS
Professionalism Maintain confidentiality Foster trust Generate trust Exhibit qualities of self-confidence, self-control, self-reliance, self-respect and adaptability Awareness of interrelationship of responsibilities of the consumer, the business and the collection agent Honesty and accuracy in collection Alert to possibility of decision-making situations which should be referred to a supervisor	Whole numbers Use of numbers (without calculation) Coding [method of payment code] Read and interpret tables, charts and graphs [method of payment chart] Rate [unemployment rate] Property of comparison Equality/equivalence inequality/greater than/ less than [income with debts]

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Speaking	Request credit report	Terminology
Reading	Review information	Comprehension, Detail/Inference, Informational reports, Terminology
Writing	Record information	Memo format, Informational report, Terminology
Viewing	Identify codes	Recognition of symbols and codes

Duty C Conducting Collection Process

1 Conduct collection procedure

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(TASK STATEMENT) CONDUCT COLLECTION PROCEDURE

TOOLS, EQUIPMENT, MATERIALS, OBJECTS ACTED UPON	PERFORMANCE KNOWLEDGE	SAFETY – HAZARD
	Send initial collection letters Follow letters with personal contact if no collection is made by letter Arrange for collection payments Record collection on record If no collection arrangements can be made, submit to collection attorney for legal actions	

DECISIONS	CUES	ERRORS
Determine which collection methods to use after reviewing account history Determine if account should be submitted to a collection attorney	Prior payments history Collections being made	Failure to collect account Added expense for collection

(TASK STATEMENT) CONDUCT COLLECTION PROCEDURE

SCIENCE	MATH – NUMBER SYSTEMS
Professionalism Maintain confidentiality Foster trust Generate trust Exhibit qualities of self-confidnece, self-control, self-reliance, self-respect and adaptability Awareness of interrelationships of responsibilities of the consumer, the business and the collection agent Honesty and accuracy in collection Alert to possibility of decision-making situations which should be referred to a supervisor	Decimal fractions Use of numbers (without calculation) Recording Payment schedule Fundamental operations (calculation) Addition, subtraction, multiplication and division algorithms Order of operations, i.e., use of parentheses in simplifying arithmetic expressions Measurement: non-geometric Money Time

COMMUNICATIONS

PERFORMANCE MODES	EXAMPLES	SKILLS/CONCEPTS
Speaking	Verbal contact with debtor	Terminology, Appropriate diction, Clarity of expressions, Persuasion and sales techniques, Poise, Usage
Writing	Letter contact with debtor	Spelling, Business letters, Clarity of expression, Persuasion and sales techniques
Listening	Listening to debtor	Discriminate facts from non-facts, Note taking